



**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

COURT'S MAILING MATRIX (ATTACHED).

Respectfully submitted,

Date: August 14, 2017

/s/ Kenneth P. Seitz, Esquire

Kenneth P. Seitz, Esquire  
PA I.D. # 81666  
Law Offices of Kenny P. Seitz  
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Ligonier, PA 15658  
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Attorney for Debtors

Label Matrix for local noticing

0315-7

Case 17-70210-JAD

WESTERN DISTRICT OF PENNSYLVANIA

Johnstown

Wed Apr 12 11:48:01 EDT 2017

ARS National Services, Inc.

P.O. Box 463023

Escondido, CA 92046-3023

PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

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U.S. Bankruptcy Court

5414 U.S. Steel Tower

600 Grant Street

Pittsburgh, PA 15219-2703

Bby/Cbna

50 Northwest Point Road

Elk Grove Village, IL 60007-1032

Cambria Somerset Radiology

239 Main Street

Suite 400

Johnstown, PA 15901-1640

(p)CAPITAL ONE

PO BOX 30285

SALT LAKE CITY UT 84130-0285

Cap1/Boscv

26525 N Riverwoods Blvd

Mettawa, IL 60045-3440

Cap1/Bstby

26525 N Riverwoods Blvd

Mettawa, IL 60045-3440

Capital One Bank, N.A.

P.O. Box 71083

Charlotte, NC 28272-1083

Citi Cards

P.O. Box 6500

Sioux Falls, SD 57117-6500

Conemaugh Emerg Phys Group

P.O. Box 644553

Pittsburgh, PA 15264-4553

Conemaugh Memorial Medical Center

Attn: Patient Accounting

1086 Franklin Street

Johnstown, PA 15905-4305

DLP, Conemaugh Phys Group

1086 Franklin Street

Johnstown, PA 15905-4305

First Commonwealth Ban

601 Philadelphia St

Indiana, PA 15701-3952

First Credit Resources, Inc.

1466 Frankstown Road

Johnstown, PA 15902-1315

KML Law Group, P.C.

Attn: Thomas I. Puleo, Esquire

701 Market Street - Suite 5000

Philadelphia, PA 19106-1541

Office of the United States Trustee

Liberty Center

1001 Liberty Avenue, Suite 970

Pittsburgh, PA 15222-3721

Quality Asset Recovery

7 Foster Ave Ste 101

Gibbsboro, NJ 08026-1191

Stoneleigh Recovery Associates, LLC

P.O. Box 1479

Lombard, IL 60148-8479

Synch/Lowes

Po Box 965005

Orlando, FL 32896-5005

Synch/Sams Club

Po Box 965005

Orlando, FL 32896-5005

Toyota Motor Credit Co

240 Gibraltar Rd Ste 260

Horsham, PA 19044-2387

Usda Rural Development

4300 Goodfellow Blvd

Saint Louis, MO 63120-1703

Kathy J. Deal

2925 Somerset Pike

Johnstown, PA 15905-7000

Kenneth P. Seitz

Law Offices of Kenny P. Seitz

P.O. Box 211

Ligonier, PA 15658-0211

Ralph H. Deal

2925 Somerset Pike

Johnstown, PA 15905-7000

Ronda J. Winnecour

Suite 3250, USX Tower

<https://ncrs.uscourts.gov/query/cm...>

April 12, 2017

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Cap One  
Po Box 85520  
Richmond, VA 23285

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) PRA Receivables Management, LLC	End of Label Matrix
PO Box 41021	Mailable recipients 27
Norfolk, VA 23541-1021	Bypassed recipients 1
	Total 28

Fill in this information to identify your case and this filing:

Debtor 1	<b>Ralph H Deal</b> First Name _____ Middle Name _____ Last Name _____		
Debtor 2 (Spouse, if filing)	<b>Kathy J Deal</b> First Name _____ Middle Name _____ Last Name _____		
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number	<b>17-70210</b>		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.  
 Yes. Where is the property?

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

##### 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No  
 Yes

##### 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

##### 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

#### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

##### 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- No  
 Yes. Describe.....

##### 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No  
 Yes. Describe.....

Debtor 1 **Ralph H Deal**  
Debtor 2 **Kathy J Deal**Case number (if known) **17-70210****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$0.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

Debtor 1 **Ralph H Deal**  
Debtor 2 **Kathy J Deal**Case number (if known) **17-70210****19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....

Debtor 1 **Ralph H Deal**  
Debtor 2 **Kathy J Deal**Case number (if known) **17-70210****30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No  
 Yes. Give specific information..

**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- No  
 Yes. Describe each claim.....

**Social Security Claim****\$3,825.00****35. Any financial assets you did not already list**

- No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$3,825.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.****46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership

- No  
 Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....****\$0.00**

Debtor 1 **Ralph H Deal**  
Debtor 2 **Kathy J Deal**Case number (if known) **17-70210****Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....	\$0.00
56. Part 2: Total vehicles, line 5 .....	\$0.00
57. Part 3: Total personal and household items, line 15 .....	\$0.00
58. Part 4: Total financial assets, line 36 .....	\$3,825.00
59. Part 5: Total business-related property, line 45 .....	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52 .....	\$0.00
61. Part 7: Total other property not listed, line 54 .....	\$0.00
62. Total personal property. Add lines 56 through 61... .....	\$3,825.00
	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....	\$3,825.00

Fill in this information to identify your case:

Debtor 1	<b>Ralph H Deal</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kathy J Deal</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	17-70210		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
<b>Social Security Claim</b> Line from <i>Schedule A/B</i> : 34.1	\$3,825.00	<input checked="" type="checkbox"/> \$3,825.00	11 U.S.C. § 522(d)(5)
		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes